April · May 2008

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Smooth Move... Easy Claim



A little work before the movers come can prevent a big headache after the move. The following tips will help you be prepared in case you need to file a household goods claim.

The first step is to figure out what to ship and what not to ship. Don't ship important papers or documents, such as passports, car titles, or wills. Also, don't ship small, valuable items that are easily lost or stolen, such as jewelry. These

items should be hand carried to your new duty station.

The next step is to make sure you have records of everything you own. For significant items like TVs or computers, you may have purchase receipts. For other items it may simply be a picture, but you need some evidence of ownership. With digital cameras it is easy to take pictures of everything you own just in case something is missing or damaged during shipment.

The final step is to make sure everything is correctly packed by the movers and accurately accounted for on the inventory. Make sure fine china is labeled as china, not dishware; the inventory should include the number of CDs or DVDs in a box. The bottom line: if it is important to you, make sure it is on the inventory.

For additional information on ensuring a successful claim, contact the Camp Zama Claims Office at 263-4137.

Unit 45005 APO AP 96338 Bldg.101, Rm.CE209

Phone: 263-4698

Hours: M-F 08:30-12:00 & 13:00-16:00



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Legal Services Newsletter

Make Tax Time Less Taxing

While few people enjoy completing their tax return, a few simple steps can make filing your taxes a less taxing experience.

First, if you haven't yet completed your 2007 tax return, that should be a top priority. Similarly, if you filed your taxes and received a notice from the IRS you should respond as quickly as possible. The Camp Zama Tax Center can also help complete your tax return or respond to an IRS notice.



Second, if you received a large federal tax refund or had a large tax bill when you filed your taxes, you should adjust the amount of tax being withheld from your paycheck. The IRS provides an online withholding calculator at http://www.irs.gov/individuals/page/0,.id=14806,00.html to help. Once you know what your withholdings should be, you can change your withholdings on MyPay.

Third, resolve to keep better records. Good recordkeeping will reduce the amount of time you (or your tax preparer) spend completing your tax return next year. One method is to buy a three-ring binder and dividers. Use one divider for your bank, one for your mortgage company, one for your credit card, and so on. When you receive a statement, file it and highlight expenses related to your tax return. Also use it to file all W-2, 1099-INT, 1099-B, 1099-DIV, 1099-R, and other tax statements that you receive.



Finally, keep a copy of your tax return and related records for at least three years. If you itemize your deductions, have capital gains, or have another complicated tax situation, you should maintain records for at least 6 years. Records related to investments and real estate should be kept as long as you own the investment or property.

By taking these few simple steps you can reduce the time and stress associated with filing your income taxes. And remember, if you feel overwhelmed, the Camp Zama Tax Center is open to assist you until June; just call 263-8268.

Economic Stimulus Payments

If you had your refund direct deposited, your stimulus payment will be direct deposited. All other payments will be by check. Payment date is determined by last two of SSN and valid for returns filed by April 15, 2008. Payments will be delayed for returns filed later.

Direct Deposit Sent By:	Paper Cl	heck Sent By:
00-20May 2	00-09May 16	52-63June 20
21-75May 9	10-18May 23	64-75June 27
76-99May 16	19-25May 30	76-87July 4
	26-38June 6	88-99July 11
	39-51June 13	

2007 tax returns must be filed by October 15 to receive the stimulus payment this year.

Legal Services Newsletter

Preparing for the Worst: Living Wills and Medical POAs

April 16, 2008 is National Healthcare Decisions Day. The purpose is to raise awareness of Advanced Medical Directives (AMDs), which are an important part of a comprehensive estate plan. These documents help ensure that you receive the medical care you desire if you are incapacitated or unable to make medical decisions for yourself.

The Client Services Division, Office of the Staff Judge Advocate drafts two types AMDs that let you put your desires in writing.



Living Will

A living will tells your doctor exactly what kind of treatment you do or do not want if you are incapacitated. It is primarily used to state in advance your wishes about life prolonging medical care if you become terminally ill and unable to communicate, but can address other situations as well.

Medical Power of Attorney

Because it is impossible to anticipate every medical condition that may arise, a medical power of attorney is a good companion to a living will. A medical power of attorney names an agent (often a family member or close friend) to make medical decisions on your behalf in the event you are incapacitated. It also gives your agent access to your medical information and authority to fully participate with your treating physicians in deciding the care to be provided to you.

Since it is such a large responsibility, you should carefully consider who you name as your agent and make sure that person understands and will execute your wishes. Alternate agents may also be named in the event your primary agent is unable to act on your behalf.

Living wills and medical POAs frequently work together and you may have both if you want to express your desires with regards to life prolonging measures and name someone to carry out those desires.

Once you have a living will or medical POA, you should place copies of them in your medical records and discuss your desires with your family. By proactively planning for your future you can ensure that these matters are dealt with as you wish.

The Client Services Division prepares both living wills and medical powers of attorneys as part of our comprehensive estate planning services.

For Questions or assistance, please visit the Camp Zama Legal Assistance Office in Building 101, Room CE209 or call DSN: 263-4698.